

**Highlights -- FDIC Market Share Report  
New Jersey Bank Deposits as of June 30, 2007**

Summary:	No. of Institutions	Outside of NJ Market		Inside of NJ Market		
		No. of Offices	Deposits \$000	No. of Offices	Deposits \$000	Market Share
Total NJ-Chartered Banks	81	26	793,682	708	38,330,740	17.18%
Total Federally-Chartered NJ Banks	46	63	5,591,350	680	43,706,863	19.71%
<b>Total NJ-Based Banks</b>	<b>127</b>	<b>89</b>	<b>6,385,032</b>	<b>1,388</b>	<b>82,037,603</b>	<b>36.89%</b>
Total Out-Of-State Banks	49	18,872	2,215,011,666	1,963	140,413,254	63.11%
<b>Total NJ and Out-of-State Banks</b>	<b>176</b>	<b>18,961</b>	<b>2,221,396,698</b>	<b>3,351</b>	<b>222,450,857</b>	<b>100.00%</b>

**Market Details:**

**Home States of Out-of-State Banks:**

California	3	342	77,256,564	15	3,602,018	1.62%
Delaware	2	441	86,817,332	17	270,033	0.12%
Illinois	1	9	1,122,619	1	10,850	0.00%
Kansas	1	50	684,781	1	6,945	0.00%
Maine	1	505	24,227,645	121	3,865,265	1.74%
Nevada	2	3,099	408,679,757	117	4,315,549	1.94%
New York	19	1,473	135,168,349	148	18,589,146	8.36%
North Carolina	2	8,111	853,356,277	720	58,078,622	26.10%
Ohio	1	2,950	432,944,180	158	7,051,820	3.17%
Pennsylvania	16	1,890	143,153,078	664	44,623,006	20.06%
Utah	1	2	51,601,084	1	0	0.00%
<b>Total</b>	<b>49</b>	<b>18,872</b>	<b>2,215,011,666</b>	<b>1,963</b>	<b>140,413,254</b>	<b>63.11%</b>

**Top 5 NJ-Based State-Chartered Banks:**

COMMERCE BANK NORTH	-	-	47	4,479,029	2.01%
PROVIDENT BANK	-	-	85	4,361,513	1.96%
INVESTORS SAVINGS BANK	-	-	47	3,803,840	1.71%
LAKELAND BANK	-	-	49	1,888,119	0.85%
THE BANK	-	-	46	1,474,272	0.66%
<b>Total</b>	<b>-</b>	<b>-</b>	<b>274</b>	<b>16,006,773</b>	<b>7.19%</b>

**Top 5 NJ-Based Federal Banks:**

HUDSON CITY SAVINGS BANK	25	1,730,724	90	12,731,789	5.72%
VALLEY NATIONAL BANK	14	1,156,445	159	7,232,047	3.25%
SUN NATIONAL BANK	7	118,346	67	2,621,910	1.18%
METLIFE BANK NATIONAL ASSN	1	2,074,578	2	2,308,561	1.04%
COLUMBIA BANK	0	0	40	2,237,679	1.01%
<b>Total</b>	<b>47</b>	<b>5,080,093</b>	<b>358</b>	<b>27,131,986</b>	<b>12.20%</b>

**Top 5 Out-of-State State-Chartered Banks:**

NORTH FORK BANK	281	34,481,205	75	3,578,279	1.61%
NEW YORK COMMUNITY BANK	130	10,465,253	32	1,756,700	0.79%
BANCO POPULAR NORTH AMERICA	133	9,170,751	14	770,801	0.35%
CITIZENS BANK OF PA	400	24,004,126	15	481,617	0.22%
WOORI AMERICA BANK	12	616,883	5	336,769	0.15%
<b>Total</b>	<b>956</b>	<b>78,738,218</b>	<b>141</b>	<b>6,924,166</b>	<b>3.12%</b>

**Top 5 Out-of-State Federal Banks:**

BANK OF AMERICA NA	5,326	563,787,149	402	32,797,750	14.74%
WACHOVIA BANK NATIONAL ASSN	2,785	289,569,128	318	25,280,872	11.36%
COMMERCE BANK NATIONAL ASSN	238	22,258,300	160	17,868,288	8.03%
PNC BANK NATIONAL ASSN	526	42,829,603	310	16,358,595	7.35%
MERRILL LYNCH B&T CO FSB	3	16,989	1	10,209,530	4.59%
<b>Total</b>	<b>8,878</b>	<b>918,461,169</b>	<b>1,191</b>	<b>102,515,035</b>	<b>46.07%</b>

**NJ State-Chartered Banks with Deposits**

**Outside of the New Jersey Market:**

INDUS AMERICAN BANK	1	5,037	2	48,762	0.02%
PARKE BANK	1	32,612	3	309,486	0.14%
SUSQUEHANNA PATRIOT BANK	21	726,290	30	1,181,738	0.53%
SUSSEXBANK	2	13,337	8	315,602	0.14%
UNITY BANK	1	16,406	14	585,485	0.26%
<b>Total</b>	<b>26</b>	<b>793,682</b>	<b>57</b>	<b>2,441,073</b>	<b>1.09%</b>

**Host States of NJ State-Chartered Banks:**

INDUS AMERICAN BANK  
PARKE BANK  
SUSQUEHANNA PATRIOT BANK  
SUSSEXBANK  
UNITY BANK

**Total**

Out-Of-Market Deposits in \$000s				
New York		Pennsylvania		Total
1	5,037			5,038
		1	32,612	32,613
		21	726,290	726,311
2	13,337			13,339
		1	16,406	16,407
<b>3</b>	<b>13,337</b>	<b>23</b>	<b>16,406</b>	<b>793,708</b>